

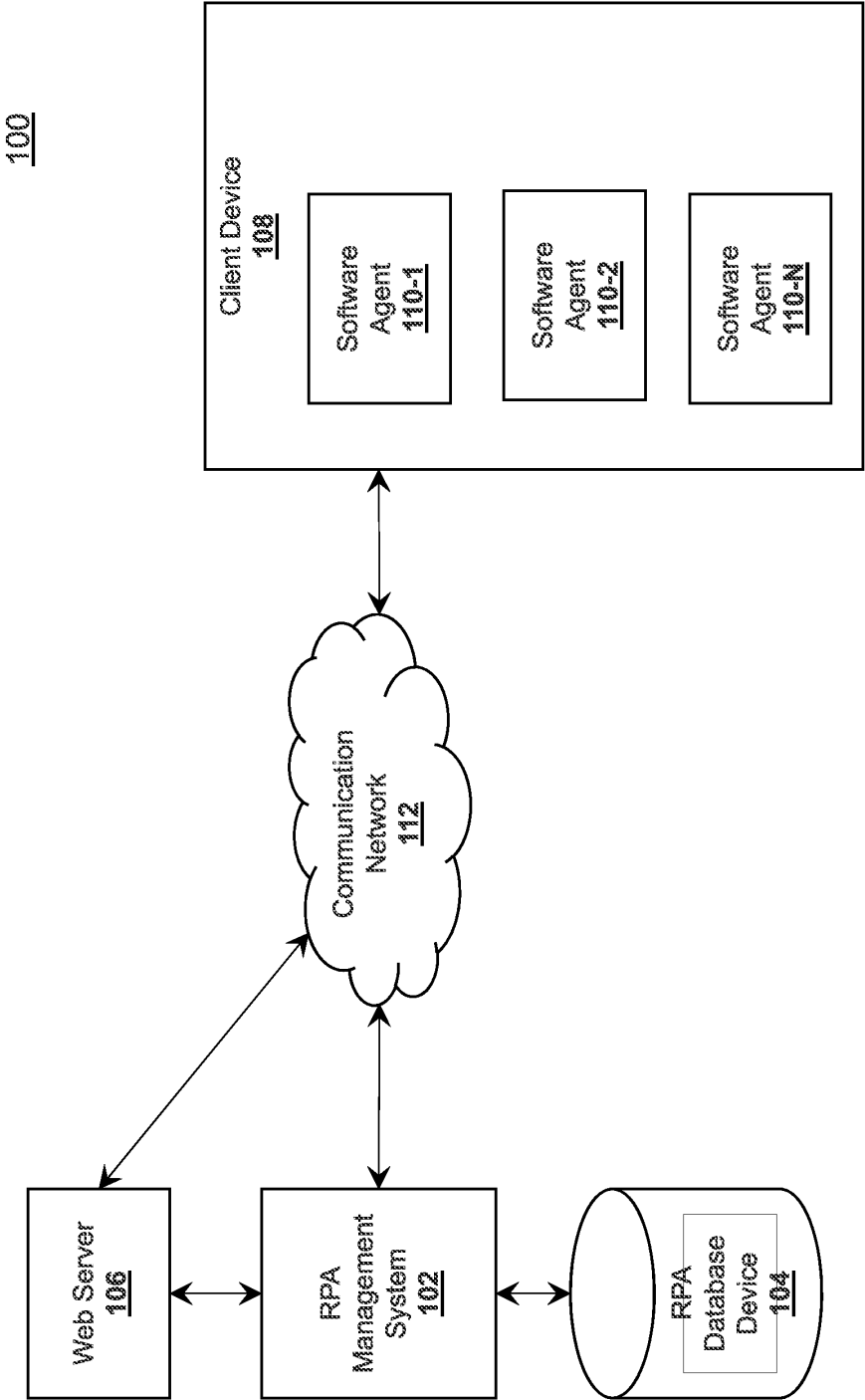


FIG. 1

200

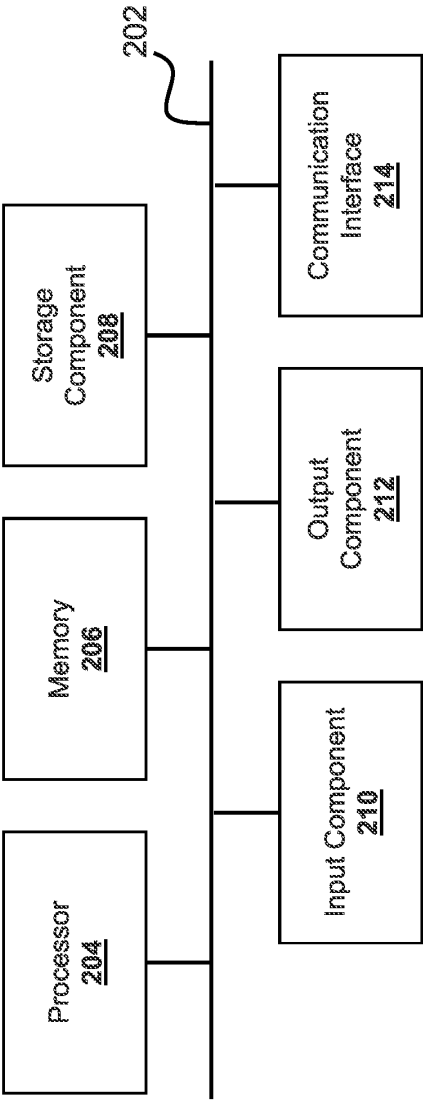


FIG. 2

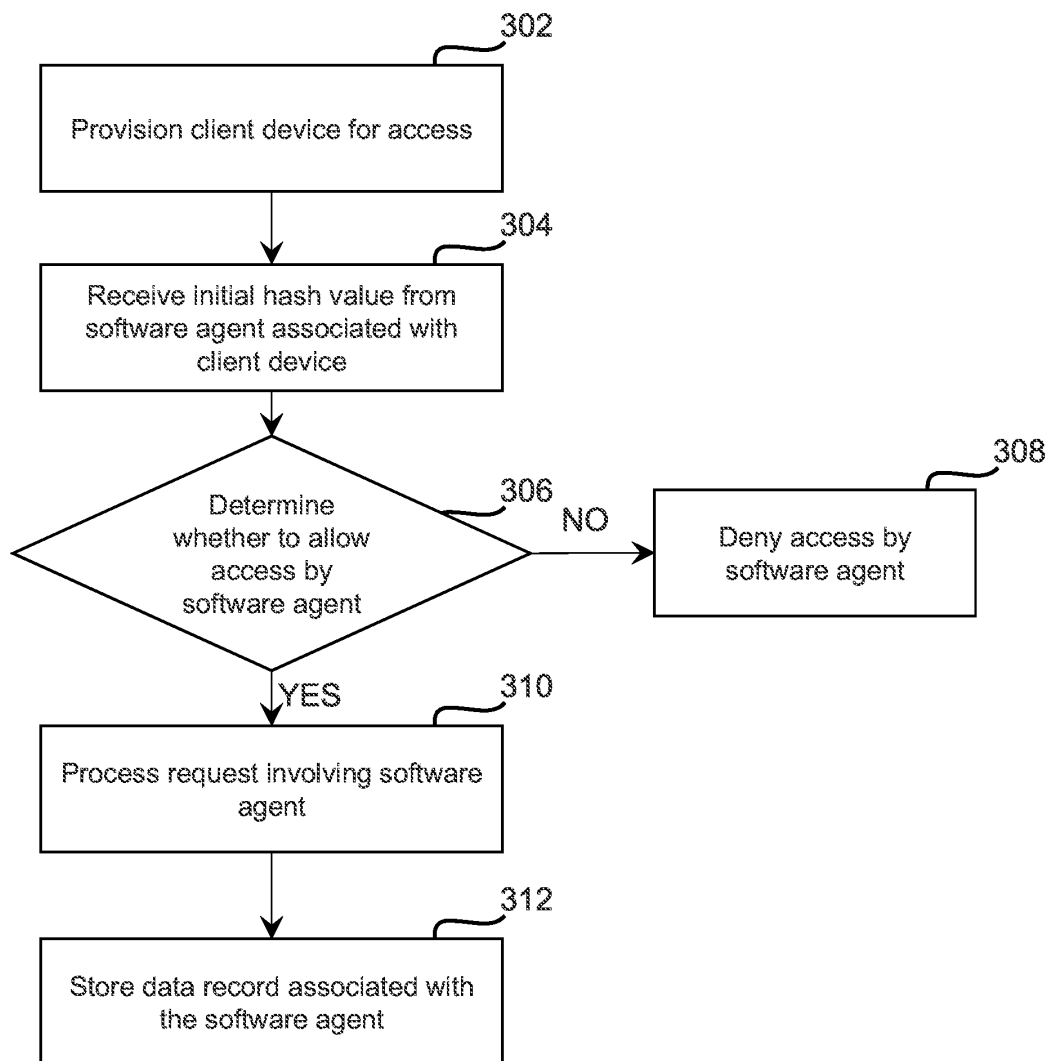
300

FIG. 3

400

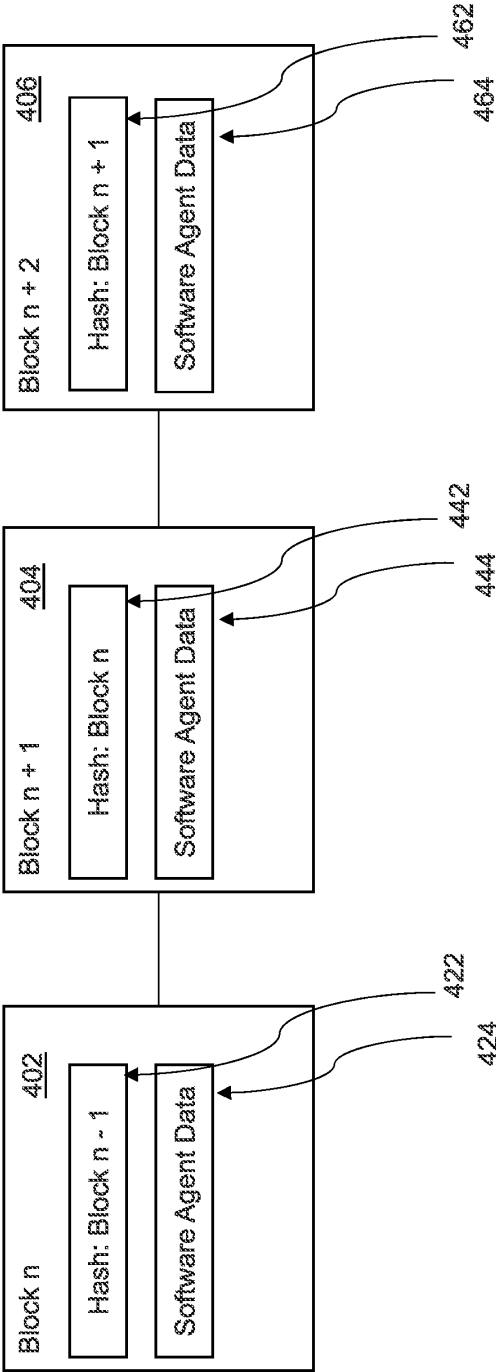


FIG. 4A

400

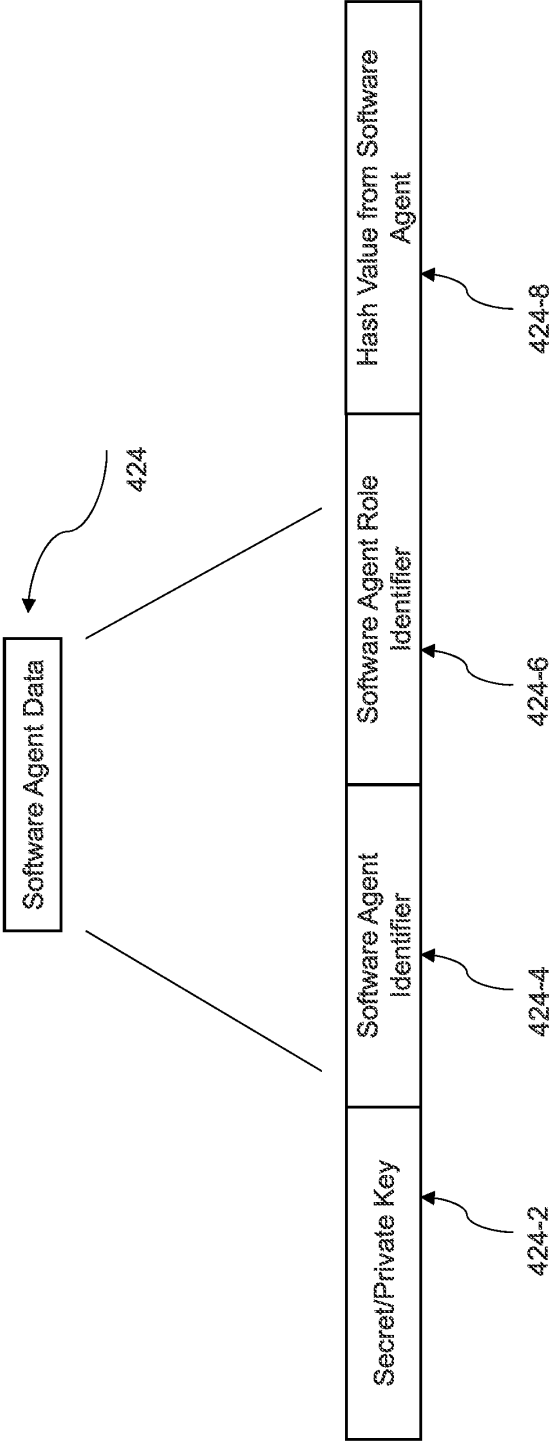


FIG. 4B

500

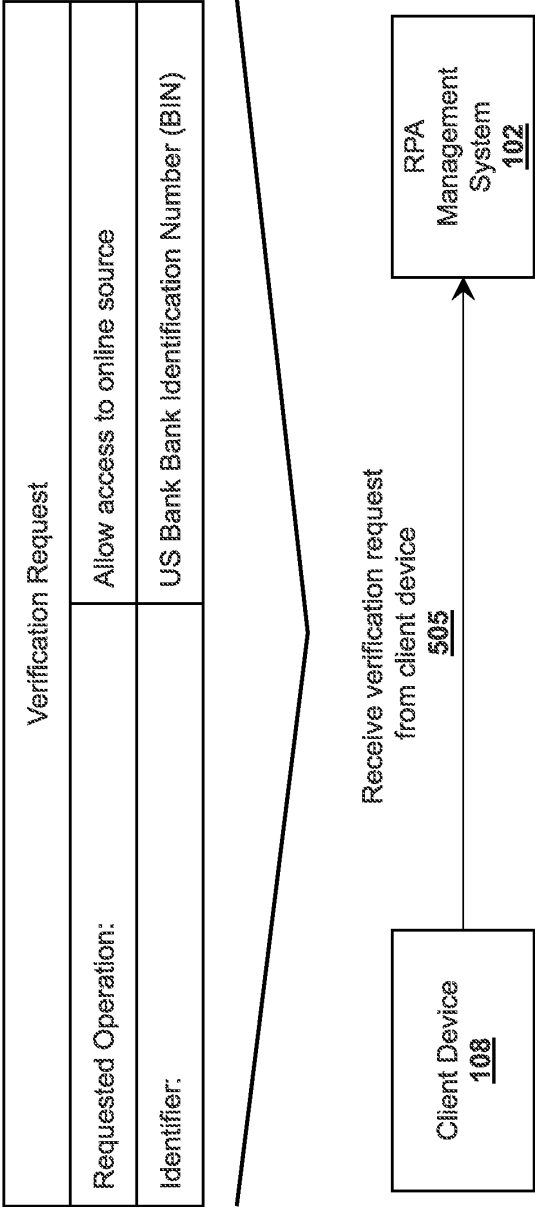


FIG. 5A

500

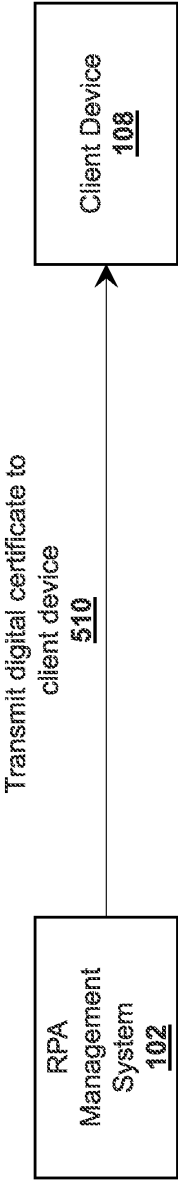


FIG. 5B

500

|                               |                                                                                                                                                                      |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Initialization Access Request |                                                                                                                                                                      |
| Client:                       | US Bank                                                                                                                                                              |
| US Bank Digital Certificate   |                                                                                                                                                                      |
| Software Agents:              | Software Agent 110-1<br>Software Agent 110-2<br>Software Agent 110-3                                                                                                 |
| Software Agent Roles:         | Software Agent 110-1 -- retrieve account balances<br>Software Agent 110-2 -- retrieve transaction histories<br>Software Agent 110-3 -- retrieve account holder names |

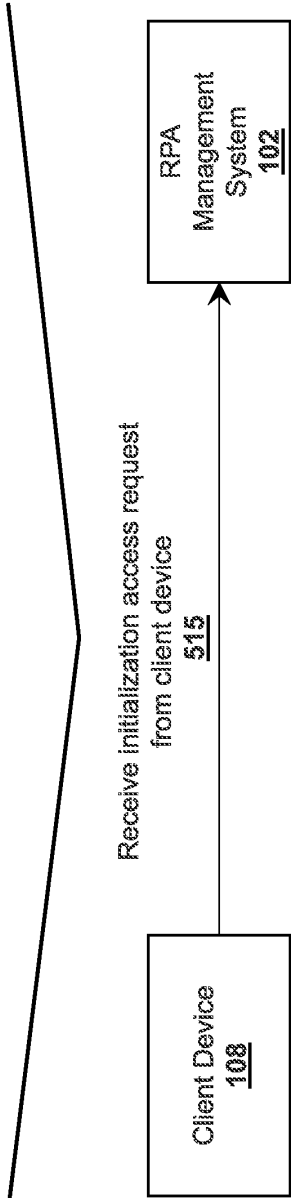


FIG. 5C

500

|                                 |                         |                         |                         |
|---------------------------------|-------------------------|-------------------------|-------------------------|
|                                 | Software Agent 110-1    | Software Agent 110-2    | Software Agent 110-3    |
| Encryption Key:                 | Private Encryption Key1 | Private Encryption Key2 | Private Encryption Key3 |
| Software Agent Identifier:      | USBSoftwareAgent1       | USBSoftwareAgent2       | USBSoftwareAgent3       |
| Software Agent Role Identifier: | Account_balances        | Transaction_histories   | Account_holder_names    |

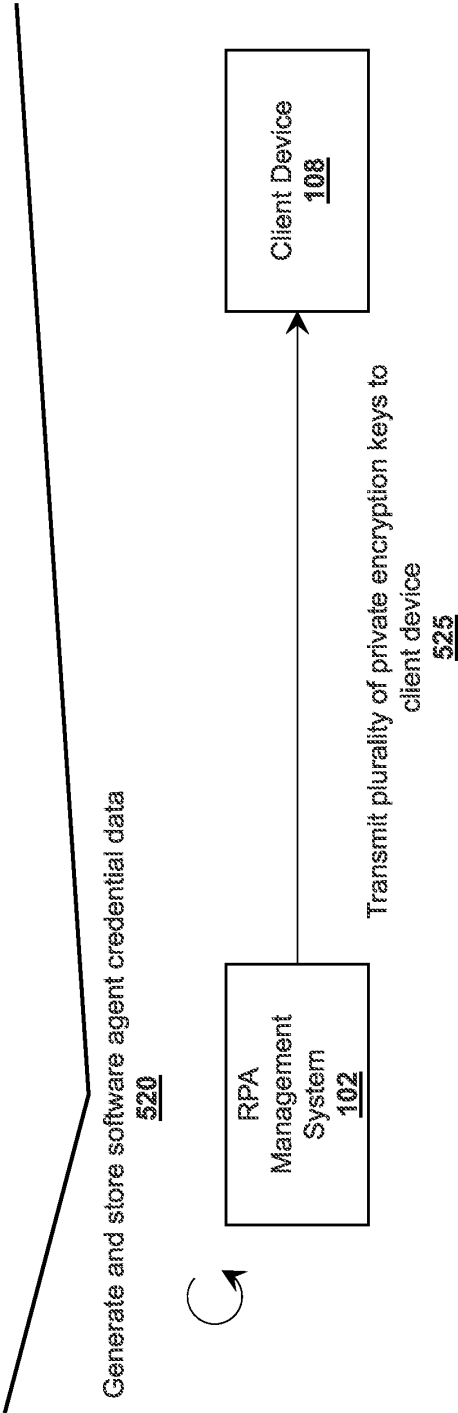


FIG. 5D

500

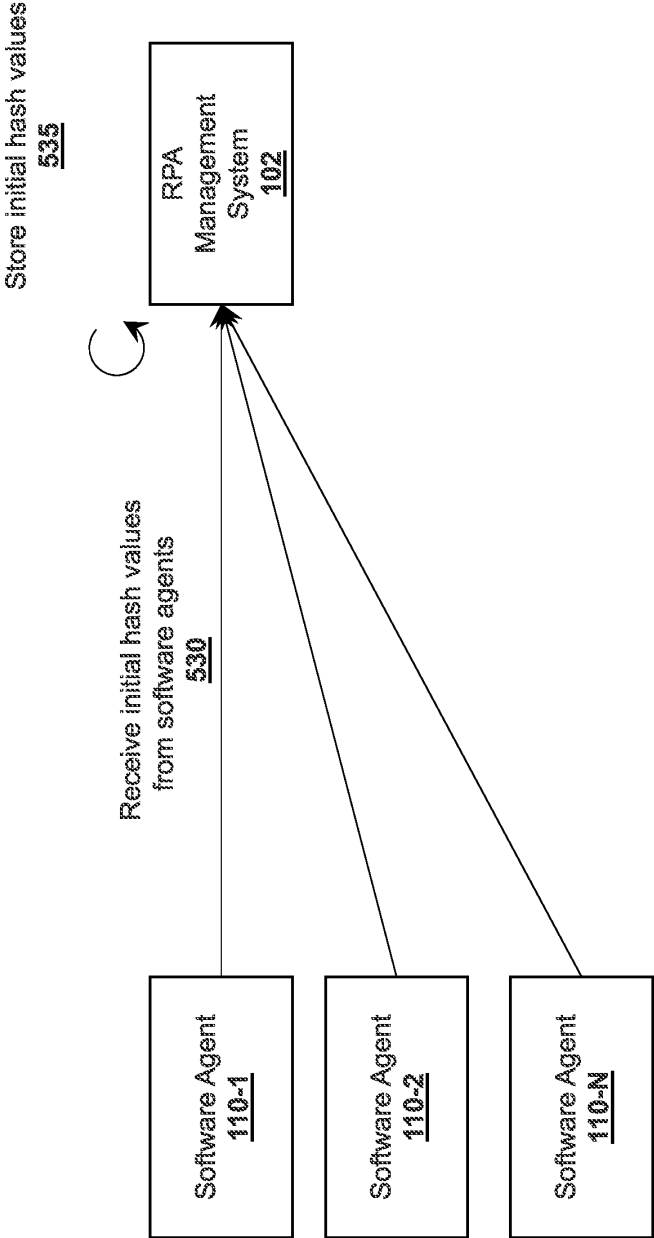


FIG. 5E

500

Determine to allow access to online source  
based on hash value  
545

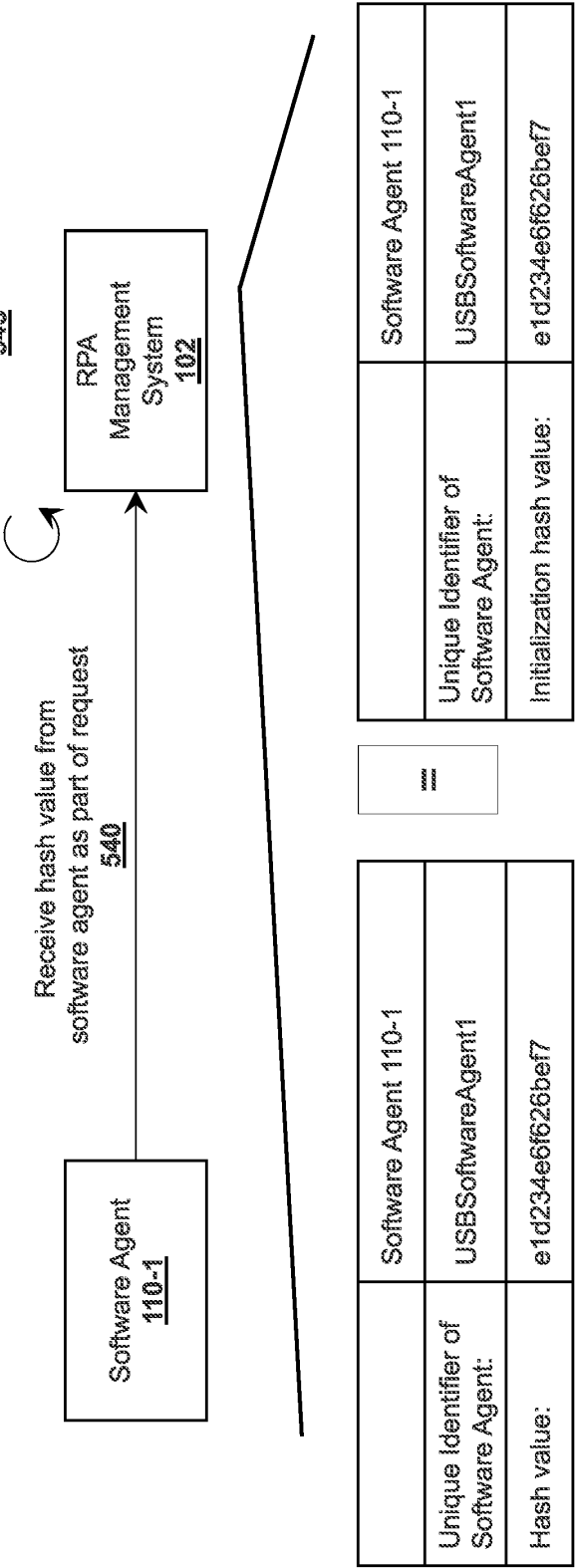


FIG. 5F

500

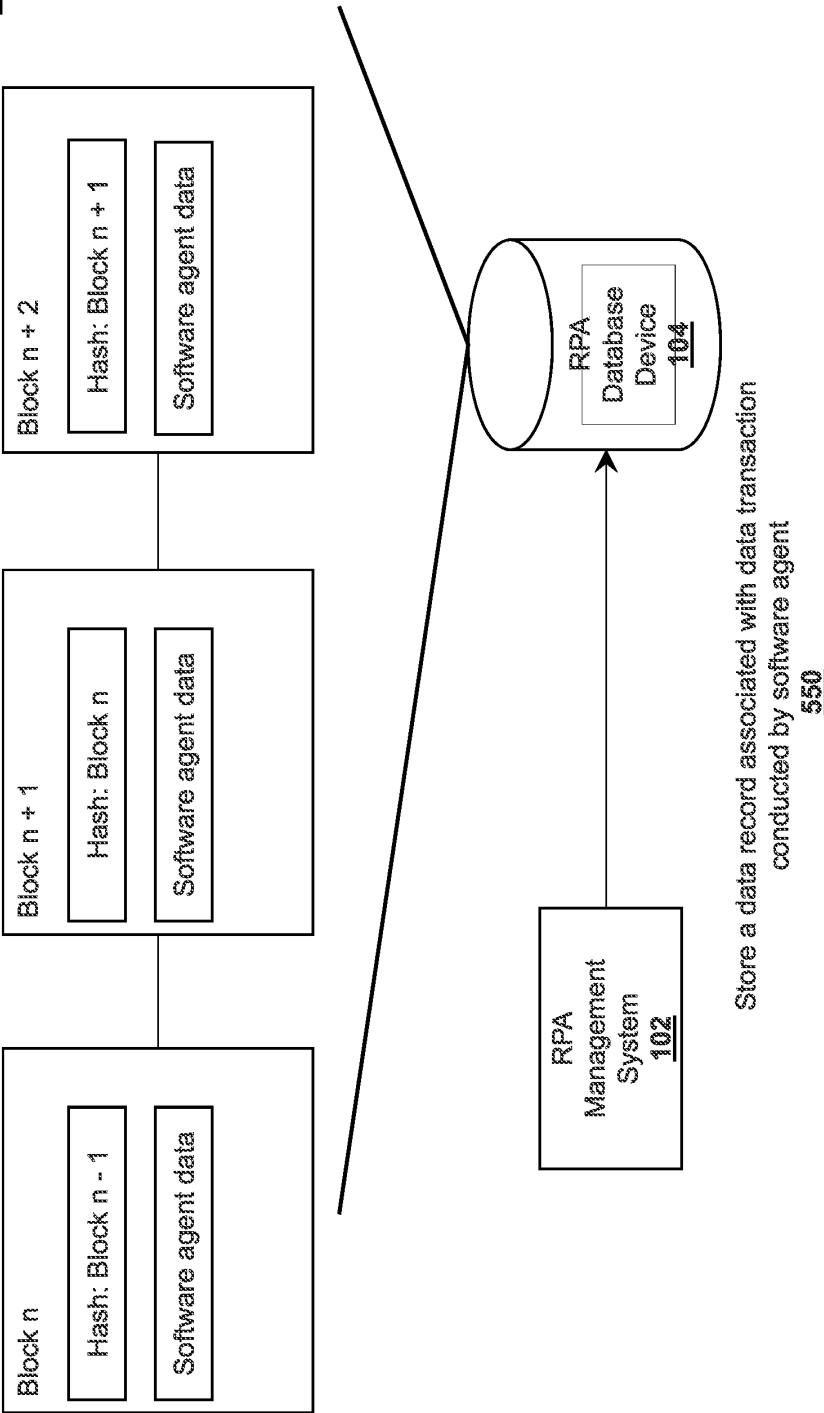


FIG. 5G